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|--|----------------------|------------------------|-----------|
| <b>TRANSMITTAL FORM</b><br><i>(to be used for all correspondence after initial filing)</i> | Application Number   | 09/874,042             |           |
|  | Filing Date          | June 6, 2001           |           |
|  | First Named Inventor | Albert D. March        |           |
|  | Art Unit             | 2164                   |           |
|  | Examiner Name        | Hani M. Kazimi         |           |
| Total Number of Pages in This Submission   |                      | Attorney Docket Number | 11346-008 |

| ENCLOSURES (check all that apply)   |  |  |
|---|--|--|
| <input type="checkbox"/> Fee Transmittal Form<br><br><input type="checkbox"/> Fee Attached<br><br><input type="checkbox"/> Amendment / Reply<br><br><input type="checkbox"/> After Final<br><br><input type="checkbox"/> Affidavits/declaration(s)<br><br><input type="checkbox"/> Extension of Time Request<br><br><input type="checkbox"/> Express Abandonment Request<br><br><input checked="" type="checkbox"/> Information Disclosure Statement<br><br><input type="checkbox"/> Certified Copy of Priority Document(s)<br><br><input type="checkbox"/> Response to Missing Parts/ Incomplete Application<br><br><input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Drawing(s)<br><br><input type="checkbox"/> Licensing-related Papers<br><br><input type="checkbox"/> Petition<br><br><input type="checkbox"/> Petition to Convert to a Provisional Application<br><br><input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address<br><br><input type="checkbox"/> Terminal Disclaimer<br><br><input type="checkbox"/> Request for Refund<br><br><input type="checkbox"/> CD, Number of CD(s) | <input type="checkbox"/> After Allowance Communication to Group<br><br><input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences<br><br><input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)<br><br><input type="checkbox"/> Proprietary Information<br><br><input type="checkbox"/> Status Letter<br><br><input type="checkbox"/> Other Enclosure(s) (please identify below): |
| Remarks   |  |  |

| SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT |                 |
|--|-----------------|
| Firm or Individual name                    | BERESKIN & PARR |
| Signature                                  |                 |
| Date                                       | August 16, 2004 |

| CERTIFICATE OF MAILING  |  |      |  |
|---|--|------|--|
| I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below. |  |      |  |
| Typed or printed name   |  |      |  |
| Signature   |  | Date |  |

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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August 16, 2004



Isis E. Caulder  
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416 957 1680      icaulder@bereskinparr.com

Your Reference: 09/874,042  
Our Reference: 11346-008

**SUPPLEMENTAL INFORMATION  
DISCLOSURE STATEMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA  
22313-1450 U.S.A.

**- ATTENTION: GROUP ART UNIT 2164 -**

Dear Sir:

**Re: United States Patent Application No. 09/874,042  
For: SYSTEM AND METHOD FOR TRANSFERRING FUNDS  
Filed: June 6, 2001  
Applicant: Albert D. March**

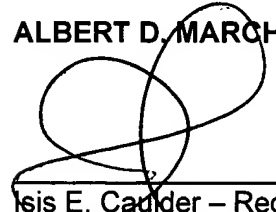
In accordance with 37 CFR 1.97 and 1.98 and in recognition of the duty to disclosure set forth in 37 CFR 1.56, applicant hereby submits a Supplemental Information Disclosure Statement.

In accordance with the requirements of 1.97(b)(2) and (3), this Supplemental Information Disclosure Statement is filed within three months of the filing date of the application or before the mailing date of a first Office Action on the merits, whichever event occurs last.

A copy of the publication as set out in the enclosed PTO Form 1449 is attached hereto.

Respectfully submitted,

**ALBERT D. MARCH**

  
Isis E. Caulder – Reg'n. No. 47,275  
BERESKIN & PARR – Customer No. 001059

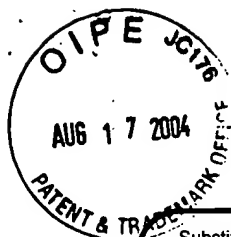
Encl.  
/mr

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PTO/SB/08b(08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449B/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1

**Complete if Known**

|                        |                 |
|------------------------|-----------------|
| Application Number     | 09/874,042      |
| Filing Date            | June 6, 2001    |
| First Named Inventor   | Albert D. March |
| Art Unit               | 2164            |
| Examiner Name          | Hani M. Kazimi  |
| Attorney Docket Number | 11346-008       |

**NON PATENT LITERATURE DOCUMENTS**

| Examiner<br>Initials * | Cite<br>No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T <sup>2</sup> |
|------------------------|--------------------------|---|----------------|
|                        | 1                        | "The TravelFunds Card from American Express", www.americanexpress.com, American Express Company, printed August 4, 2004.  |                |
|                        | 2                        | "About Us - About First Data, www.westernunioncanada.ca/info/aboutUsFirstData.asp, printed August 13, 2004  |                |
|                        | 3                        | "IPC Card Solutions", www.firstdata.com, First Data Corporation, printed August 13, 2004.   |                |
|                        | 4                        | "First Data Merchant Services", www.fdms.com, printed August 4, 2004.   |                |
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Examiner  
SignatureDate  
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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